

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF WEST VIRGINIA**

IN RE:

SAMUEL A. MAYSON and
TARA D. MAYSON

CASE NO.: 03-3154

59 QUALITY TERRACE
MARTINSBURG, WV WV 25401

CHAPTER 13

DEBTORS.

CHAPTER 13 PLAN

FILED
2003 SEP -5 AM 9:29
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF WV

There shall be paid to the Chapter 13 Trustee, Helen M. Morris, the sum of \$47,700.00 payable in monthly payments of \$795.00 every month for sixty months by Debtors in such installments as agreed upon with the Trustee, for payment of all existing debts of Debtors pursuant to this Plan, except as the Court may otherwise order. Debtors submit all future income to the supervision and control of Trustee during the pendency of this case and agree to pay sufficient funds to the Trustee to fully complete this Plan.

From the payments so received, the Trustee shall make disbursements as follows:

1. ADMINISTRATIVE CLAIMS:

- | | | |
|----|------------------------------|------------|
| A. | Trustee's Fees and Expenses: | \$4,770.00 |
| B. | Unpaid Attorney Fees: | \$1,800.00 |

2. PRIORITY CLAIMS:

The amounts owed to priority creditors are listed below to be paid as follows:

CREDITOR	AMOUNT OWED
A. Internal Revenue Service	\$ 0.00
B. West Virginia State Tax Dept.	\$11,612.17
Monthly Payment:	\$ 232.84
Interest Rate (on balance only-\$8,572.00):	10%
Number of Payments:	60
Total Amount to Be Paid in Plan:	\$13,970.40
C. American Education Services	\$ 3,714.80
P.O. Box 8147	
Harrisburg, PA 17105-8147	
(Student Loan)	
Interest Rate:	4.3%
Number of Payments:	60
Monthly Payment:	\$ 69.04
Total Amount to Be Pain in Plan:	\$ 4,142.40

3. HOUSE PAYMENT PAID INSIDE THE PLAN AS PASS THROUGH PAYMENTS FOR THE BENEFIT OF THE CREDITOR:

The following secured creditor shall be paid by the Trustee as pass through payments upon receipt of sufficient funds to make a distribution:

Name of Creditor:	National City Mortgage
	P.O. Box 1820
	Dayton, Ohio 45401-1820
Account Number:	9713466
Type of Collateral:	Deed of Trust on Residence
Amount Owed:	\$154,000.00
Monthly Payment	\$ 1,041.00
Fair Value of Collateral:	\$190,000.00
Arrearages to be Paid Through Plan:	\$ 11,100.00

4. SECURED DEBT PAID INSIDE THE PLAN:

The following payments will be made to secured creditors through the Plan:

- | | | |
|----|---|--|
| 1. | Name of Creditor: | National City Mortgage
P.O. Box 1820
Dayton, Ohio 45401-1820 |
| | Type of Collateral: | Deed of Trust on residence |
| | Account Number: | 9713466 |
| | Amount Owed (Arrearage only): | \$ 11,100.00 |
| | Amount to be Paid Creditor Through Plan: | \$ 11,100.00 |
| | Monthly Payment for 60 Months: | \$ 185.00 |
| 2. | Name of Creditor: | Household Auto Finance
P.O. Box 17904
San Diego, CA 92177 |
| | Type of Collateral: | 1997 Nissan Pathfinder |
| | Account Number: | 699963 |
| | Amount Owed: | \$14,000.00 |
| | Value of Collateral: | \$ 7,150.00 |
| | Amount to be Paid in Creditor as Secured: | \$ 7,150.00 |
| | Interest Rate: | 9% |
| | Number of Payments: | 60 |
| | Monthly Payment for 60 Months: | \$ 148.45 |
| | Total Amount to be Paid in Plan: | \$ 8,907.00 |
| 3. | Name of Creditor: | Schewel Furniture
1357 Old Courthouse Square
Martinsburg, WV 25401 |
| | Type of Collateral: | Miscellaneous Furniture |
| | Account Number: | 235150274 |
| | Amount Owed: | \$2,200.00 |
| | Value of Collateral: | \$2,200.00 |
| | Amount to be Paid in Creditor as Secured: | \$2,200.00 |
| | Interest Rate: | 9% |
| | Number of Payments: | 60 |
| | Monthly Payment for 60 Months: | \$ 45.67 |
| | Total Amount to be Paid in Plan: | \$2,740.20 |

5. UNSECURED CLAIMS:

After payment is made to administrative claims set forth in Paragraph 1 above, the Trustee shall pay dividends, pro rata, on claims allowed to remaining unsecured creditors.

None.

6. EXECUTORY CONTRACTS:

All executory leases and contracts not set forth above are rejected except:

None.

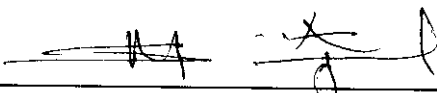
7. VESTING

Unless otherwise ordered at a later date, property of the estate shall not vest in the Debtors until discharge, and all post-petition creditors should refer to 11 U.S.C. 1327(b) and contact confident bankruptcy counsel to determine the affect of this selection on your ability to collect a post-petition debt.

8. SUMMARY

Trustee Fee	\$ 4,770.00
Attorney Fee	\$ 1,800.00
Priority Claims:	\$18,112.80
Secured Creditors:	\$22,747.20
Unsecured Claims:	Pro Rata Payout
 Total Payout:	 \$47,700.00

Dated this 4th day of September, 2003.



SAMUEL A. MAYSON, Debtor



TARA D. MAYSON, Debtor